

STIC Database Tracking Number: 319732

To: KENNETH BARTLEY
Location: KNX-5B49
Art Unit: 3693
Thursday, January 21, 2010

Case Serial Number: 10/046997

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952
robert.finley@uspto.gov

Search Notes

Dear Examiner Bartley:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

To navigate this document: use FIND function {Ctrl-F}

~~ will find the beginning of each group of results

^ will find the tagged items

Information on Dialog databases can be found at: <http://library.dialog.com/bluesheets/>

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

II. Inventor Search Results from Dialog

~~ Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2009/Sep(Updated 091230)

(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201002

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100107|UT=20091231

(c) 2010 WIPO/Thomson

File 350:Derwent WPIX 1963-2009/UD=201004

(c) 2010 Thomson Reuters

| Set | Items | Description |
|-----|-------|--|
| S1 | 3404 | AU=BROWN M? |
| S2 | 379 | AU=DUTTA R? |
| S3 | 326 | AU=PAOLINI M? |
| S4 | 1664 | AU=SMITH N? |
| S5 | 5466 | S1 OR S2 OR S3 OR S4 |
| S6 | 3 | S5 AND ((CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR TRANSA- CTION? ? OR PURCHASE? ? OR PURCHASING OR SALE OR SALES) (6N) (A- UTHORI? OR AUTHENTICAT? OR APPROV? OR VERIF?)) (2S) ((LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS??) (6N) (MATCH??? OR COMPAR? OR D- ETERMIN?)) |

6/3/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rts. reserv.

01399052 **Image available**

SECURING COMPUTER NETWORK INTERACTIONS BETWEEN ENTITIES WITH
AUTHORIZATION

ASSURANCES

SECURISATION D'INTERACTIONS SUR UN RESEAU INFORMATIQUE ENTRE DES
ENTITES

ETABLIE PAR DES ASSURANCES D'AUTORISATION

Patent Applicant/Assignee:

REDPHONE SECURITY INC, 2019 Palace Avenue, St. Paul, Minnesota
55105, US,

US (Residence), US (Nationality), (For all designated states

except:

US)

XRPX Acc No: N2003-680158

Credit authorizing method for transaction of customer with credit or debit

type transaction card involves determining and comparing locations of communication device and transaction to process authorization request for charging

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: BROWN M W; DUTTA R; PAOLINI M A; SMITH N

J

Patent Family (1 patents, 1 countries)

Patent Application

| Number | Kind | Date | Number | Kind | Date | Update |
|----------------|------|----------|--------------|------|----------|----------|
| US 20030135463 | A1 | 20030717 | US 200246997 | A | 20020116 | 200379 B |

Priority Applications (no., kind, date): US 200246997 A 20020116

Patent Details

| Number | Kind | Lan | Pg | Dwg | Filing Notes |
|----------------|------|-----|----|-----|--------------|
| US 20030135463 | A1 | EN | 11 | 4 | |

~~ Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2010/Jan W2

(c) 2010 The IET

File 9:Business & Industry(R) Jul/1994-2010/Jan 20

(c) 2010 Gale/Cengage

File 15:ABI/Inform(R) 1971-2010/Jan 20

(c) 2010 ProQuest Info&Learning

File 610:Business Wire 1999-2010/Jan 20

(c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/Jan 21

(c) 2010 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2010/Jan 20

(c) 2010 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2010/Jan 20

(c) 2010 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 625:American Banker Publications 1981-2008/Jun 26

(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/Jan W2

(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07

(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 16:Gale Group PROMT(R) 1990-2010/Jan 21
 (c) 2010 Gale/Cengage
 File 148:Gale Group Trade & Industry DB 1976-2010/Jan 20
 (c) 2010 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2010/Dec 15
 (c) 2010 Gale/Cengage
 File 621:Gale Group New Prod.Annou.(R) 1985-2010/Dec 07
 (c) 2010 Gale/Cengage
 File 636:Gale Group Newsletter DB(TM) 1987-2010/Dec 21
 (c) 2010 Gale/Cengage
 File 20:Dialog Global Reporter 1997-2010/Jan 21
 (c) 2010 Dialog
 File 35:Dissertation Abs Online 1861-2009/Nov
 (c) 2009 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2010/Jan 21
 (c) 2010 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec
 (c) 2010 The HW Wilson Co.
 File 474:New York Times Abs 1969-2010/Jan 11
 (c) 2010 The New York Times
 File 475:Wall Street Journal Abs 1973-2010/Jan 21
 (c) 2010 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage
 File 139:EconLit 1969-2010/Jan
 (c) 2010 American Economic Association
 File 256:TecTrends 1982-2010/Jan W3
 (c) 2010 Info.Sources Inc. All rights res.
 File 608:MCT Information Svc. 1992-2010/Jan 21
 (c) 2010 MCT Information Svc.

| Set | Items | Description |
|--|-------|---|
| S1 | 25914 | AU=(BROWN, M? OR BROWN M? OR BROWN(2N)M?) |
| S2 | 1096 | AU=(DUTTA, R? OR DUTTA R? OR DUTTA(2N)R?) |
| S3 | 82 | AU=(PAOLINI, M? OR PAOLINI M? OR PAOLINI(2N)?) |
| S4 | 10733 | AU=(SMITH, N? OR SMITH N? OR SMITH(2N)N?) |
| S5 | 37825 | S1 OR S2 OR S3 OR S4 |
| S6 | 3 | S5 AND ((CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR |
| TRANSA- | | |
| CTION? ? OR PURCHASE? ? OR PURCHASING OR SALE OR | | |
| SALES) (6N) (A- | | |
| UTHORI? OR AUTHENTICAT? OR APPROV? OR | | |
| VERIF?)) (2S) ((LOCAT? OR | | |

LOCAL? OR PLACE? ? OR ADDRESS??) (6N) (MATCH??? OR COMPAR?
OR D-
ETERMIN?))
S7 2 S6 NOT PY>2002

7/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

07015503 Supplier Number: 59244814 (USE FORMAT 7 FOR FULLTEXT)
Download Your Postage - Forget running to the post office for stamps.
Now

you can buy postage over the Internet whenever you want.(E-Stamp's
E-Stamp Internet Postage tool)(Software Review)(Evaluation)
Brown, Bruce; **Brown, Marge**
PC Magazine, p108
March 7, 2000
Language: English Record Type: Fulltext Abstract
Article Type: Evaluation
Document Type: Magazine/Journal; General Trade
Word Count: 1788

Brown, Bruce; **Brown, Marge**
... off-line, you can print postage after downloading without
having to
reconnect to the Internet.

A second CD, which provides **address-matching** capability,
is required by the USPS for return and destination address
verification
with postage-printing systems. It automatically assigns the...

...software is valid for ten days from the time it is first installed.
Licensed users receive a free, updated USPS **Address Matching** CD
within ten days of approval and every six months thereafter.

How it Works
From E-Stamp's main menu, you manage postage **purchases**,
addresses, address **verification**, mailing class and weight selections,
printing formats, and usage reports. You need to run the **Address**
Matching CD and insert the vault password to open the program.

To purchase postage electronically, you click on the Buy
Postage...

7/3,K/2 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

III. Text Search Results from Dialog

A. Patent Files

-- Patent Literature:

Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2009/Sep(Updated 091230)

(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201002

(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100107|UT=20091231

(c) 2010 WIPO/Thomson

File 350:Derwent WPIX 1963-2009/UD=201004

(c) 2010 Thomson Reuters

| Set | Items | Description |
|-----|-------|-------------|
|-----|-------|-------------|

| | | |
|----|-------|--|
| S1 | 46772 | (CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR TRANSACTION? ? |
|----|-------|--|

OR PURCHASE? ? OR PURCHASING OR SALE OR

SALES)(6N)(AUTHORI? OR

AUTHENTICAT? OR APPROV? OR VERIF? OR CERTIF?)

| | | |
|----|-------|---|
| S2 | 34129 | LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS?? OR GEOGRAPH? OR - |
|----|-------|---|

POINT OR POSITION OR COORDINATES OR CO()ORDINATE? ? OR

AREA OR

AREAS OR JURISDICTION? ? OR ZIP()CODE? ? OR ZIPCODE? ?

OR PR-

OXIMIT?

| | | |
|----|-------|--|
| S3 | 20226 | MERCHANT? ? OR SELLER? ? OR VENDOR? ? OR RETAILER? ? |
|----|-------|--|

OR DE-

ALER? ? OR POS OR POINT(2W)(SALE OR SERVICE) OR

COMMUNICAT?()-

DEVICE? ? OR ATM

| | | |
|----|-------|---|
| S4 | 30283 | PURCHASER? ? OR CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR |
|----|-------|---|

INDIVIDUAL? ? OR BUYER? ? OR (ACCOUNT OR

CARD)(2N)(HOLDER? ?

OR OWNER? ?) OR HOME OR RESIDENC?

| | | |
|----|-------|--|
| S5 | 39613 | MATCH??? OR COMPAR? OR DETERMIN? OR CORRESPOND? OR RELATE? |
|----|-------|--|

OR RELATI? OR EVALUAT? OR ASSESS? OR ANALY?

| | | |
|----|------|----------|
| S6 | 8535 | S2(3N)S3 |
|----|------|----------|

| | | |
|----|------|----------|
| S7 | 9660 | S2(3N)S4 |
|----|------|----------|

| | | |
|----|-----|----------------|
| S8 | 189 | S5(3N)S6(3N)S7 |
|----|-----|----------------|

| | | |
|----|----|-----------|
| S9 | 30 | S1(12N)S8 |
|----|----|-----------|

| | | |
|-----|----|--------------------------|
| S10 | 24 | S9 AND IC=(G06F OR G06Q) |
|-----|----|--------------------------|

IV. Text Search Results from Dialog

A. NPL Files, Abstract

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,99,139,256,474,475,583

File 2:INSPEC 1898-2010/Jan W2
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2009/Nov
(c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Jan 21
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File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec
(c) 2010 The HW Wilson Co.
File 139:EconLit 1969-2010/Jan
(c) 2010 American Economic Association
File 256:TecTrends 1982-2010/Jan W3
(c) 2010 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2010/Jan 11
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Jan 21
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

| Set | Items | Description |
|-----|-------|---|
| S1 | 18842 | (CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR TRANSACTION? ? OR PURCHASE? ? OR PURCHASING OR SALE OR SALES) (6N) (AUTHORI? OR AUTHENTICAT? OR APPROV? OR VERIF? OR CERTIF?) |
| S2 | 3362 | LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS?? OR GEOGRAPH? OR - POINT OR POSITION OR COORDINATES OR CO()ORDINATE? ? OR AREA OR AREAS OR JURISDICTION? ? OR ZIP()CODE? ? OR ZIPCODE? ? OR PR- OXIMIT? |
| S3 | 1284 | MERCHANT? ? OR SELLER? ? OR VENDOR? ? OR RETAILER? ? OR DE- ALER? ? OR POS OR POINT(2W) (SALE OR SERVICE) OR COMMUNICAT?()- DEVICE? ? OR ATM |

S4 2761 PURCHASER? ? OR CUSTOMER? ? OR CONSUMER? ? OR SHOPPER?
 ? OR
 INDIVIDUAL? ? OR BUYER? ? OR (ACCOUNT OR
 CARD) (2N) (HOLDER? ?
 OR OWNER? ?) OR HOME OR RESIDENC?
 S5 3617 MATCH??? OR COMPAR? OR DETERMIN? OR CORRESPOND? OR
 RELATE?
 OR RELATI? OR EVALUAT? OR ASSESS? OR ANALY?
 S6 13 S2(8N)S3(8N)S4(8N)S5
 S7 11 S1(S)S6
 S8 9 S7 NOT PY>2002

8/3,K/1 (Item 1 from file: 2)
 DIALOG(R)File 2:INSPEC
 (c) 2010 The IET. All rts. reserv.

08125911

Title: Core values [banking]
 Author(s): DeCovny, S.
 Journal: Banking Technology, vol.18, no.9, pp.22-8
 Publisher: IBC Business Publishing
 Country of Publication: UK
 Publication Date: Nov. 2001
 ISSN: 0266-0865
 SICI: 0266-0865(200111)18:9L.22:CVB;1-#
 CODEN: BATEEM
 Language: English
 Subfile(s): C (Computing & Control Engineering); E (Mechanical &
 Production Engineering)
 INSPEC Update Issue: 2001-050
 Copyright: 2001, IEE

Abstract: ...CRM while they're hampered by having ineffective core
 systems.' The onus is on software vendors to design solutions that
 address the banks' needs. Integration is a top priority for many
 banks, because this is imperative to managing customer
 relationships more effectively. For instance, they need to be able
 to authorise debit card purchases at the point
 -of-sale, populate all systems simultaneously, allow
 customer service representatives to access details of the
 customer's total relationship with the bank and enable
 tellers to view a cheque image to resolve a query

8/3,K/2 (Item 2 from file: 2)
 DIALOG(R)File 2:INSPEC
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swipe a cheque through the reader and still achieve accuracy of 99.6 per cent, according...

B. NPL Files, Full-text

~~ Non-Patent Literature: Full Text

Dialog files: 9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813,608

File 9:Business & Industry(R) Jul/1994-2010/Jan 20
(c) 2010 Gale/Cengage

File 15:ABI/Inform(R) 1971-2010/Jan 20
(c) 2010 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2010/Jan 21
(c) 2010 Gale/Cengage

File 20:Dialog Global Reporter 1997-2010/Jan 21
(c) 2010 Dialog

File 148:Gale Group Trade & Industry DB 1976-2010/Jan 20
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 267:Finance & Banking Newsletters 2008/Sep 29
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File 268:Banking Info Source 1981-2010/Jan W2
(c) 2010 ProQuest Info&Learning

File 275:Gale Group Computer DB(TM) 1983-2010/Dec 15
(c) 2010 Gale/Cengage

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File 613:PR Newswire 1999-2010/Jan 21
(c) 2010 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Dec 07
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File 624:McGraw-Hill Publications 1985-2010/Jan 20
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File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

File 634:San Jose Mercury Jun 1985-2010/Jan 20
(c) 2010 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2010/Dec 21
(c) 2010 Gale/Cengage

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 608:MCT Information Svc. 1992-2010/Jan 21
 (c) 2010 MCT Information Svc.

| Set | Items | Description |
|--------|---------|--|
| S1 | 1521997 | (CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR TRANSACTION? ? |
| | | OR PURCHASE? ? OR PURCHASING OR SALE OR SALES) (6N) (AUTHORI? OR |
| | | AUTHENTICAT? OR APPROV? OR VERIF? OR CERTIF?) |
| S2 | 979175 | LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS?? OR GEOGRAPH? |
| OR - | | POINT OR POSITION OR COORDINATES OR CO()ORDINATE? ? OR AREA OR |
| | | AREAS OR JURISDICTION? ? OR ZIP()CODE? ? OR ZIPCODE? ? |
| OR PR- | | OXIMIT? |
| S3 | 397080 | MERCHANT? ? OR SELLER? ? OR VENDOR? ? OR RETAILER? ? |
| OR DE- | | ALER? ? OR POS OR POINT(2W) (SALE OR SERVICE) OR COMMUNICAT?()- |
| | | DEVICE? ? OR ATM |
| S4 | 868070 | PURCHASER? ? OR CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? |
| ? OR | | INDIVIDUAL? ? OR BUYER? ? OR (ACCOUNT OR CARD) (2N) (HOLDER? ? |
| | | OR OWNER? ?) OR HOME OR RESIDENC? |
| S5 | 959467 | MATCH??? OR COMPAR? OR DETERMIN? OR CORRESPOND? OR RELATE? |
| | | OR RELATI? OR EVALUAT? OR ASSESS? OR ANALY? |
| S6 | 73102 | S2(4N)S3 |
| S7 | 88531 | S2(4N)S4 |
| S8 | 1848 | S5(8N)S6(8N)S7 |
| S9 | 84 | S1(S)S8 |
| S10 | 39 | S9 NOT PY>2002 |
| S11 | 22 | RD (unique items) |

11/3,K/1 (Item 1 from file: 9)
 DIALOG(R)File 9:Business & Industry(R)
 (c) 2010 Gale/Cengage. All rts. reserv.

01211934 Supplier Number: 23812000 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 HECHINGER HOME IMPROVEMENT CHAIN ADJUSTS CUSTOMER SERVICE IN VIRGINIA